

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Ronald Dwight Lord, Sr. AND : Bankruptcy No. 20-10551-TPA
Mary Louise Lord, : Chapter 13
Debtor :
Ronald Dwight Lord, Sr. AND : Related to Document No. 37
Mary Louise Lord, :
Movant :
v. :
Select Portfolio Servicing, Inc. :
AND :
Ronda J. Winnecour/Esquire :
Chapter 13 Trustee, :
Respondents :

ORDER

AND NOW, this 19th day of May, 2021, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Ronald Dwight Lord, Sr. and Mary Louise Lord and Select Portfolio Servicing, Inc.** is approved;
- (2) The terms of the loan shall be as follows:
 - a. Due Date: June 1, 2021 and the 1st of each month thereafter;
 - b. New Monthly Payment: \$464.92 = \$394.66 (P&I) + \$70.26 (Escrow & Insurance)
 - c. Interest Rate: 4.5% (Months 1-24)
5.5% (Months 25-36)
6.5% (Months 37-48)
7.5% (Months 49-280);
 - d. Loan Term: 23.3 Years = 280 Months;
 - e. Maturity Date: September 1, 2050;
 - f. Principal Balance: \$68,341.44
- (3) **Within fourteen (14) days** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

Thomas P. Agresti, Judge
United States Bankruptcy Court

IJM

In re:
Ronald Dwight Lord, Sr.
Mary Louise Lord
Debtors

Case No. 20-10551-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: May 19, 2021

User: bsil
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618, Conneaut Lake, PA 16316-2632
15278790	+ Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CSMC 2020-RPL2 Trust bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Ronald Dwight Lord Sr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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Page 2 of 2

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cmevf@chapter13trusteewdpa.com

TOTAL: 5